

Newly Acquired Dependents and Single Coverage

Marriage

A member enrolled in single coverage who marries and wishes to acquire family coverage must submit written notification to PEEHIP within 45 days of the date of marriage. The effective date of coverage may be the date of marriage or the first day of the following month. The 270-day waiting period on pre-existing conditions is waived if proof of previous coverage is received and approved by PEEHIP. Prior notification is not required.

If PEEHIP does not receive written notification within 45 days of the date of marriage, the policy cannot be changed to family and the new dependent cannot be added until the Open Enrollment Period. This policy applies to active members only because the premiums for active members are pretaxed and IRS guidelines do not allow coverage changes outside of the 45 days from the qualifying event.

Newborn

An active member enrolled in single coverage who desires family coverage due to the birth of a child must submit written notification to PEEHIP within 45 days of the date of birth. The effective date of coverage may be the date of birth or the first day of the following month. A waiting period on pre-existing conditions is waived for the newborn child if the effective date is the date of birth. Prior notification is not required.

If PEEHIP does not receive written notification within 45 days of the date of birth, the policy cannot be changed to family and the new dependent cannot be added until the Open Enrollment period. This policy applies to active members only because the premiums for active members are pretaxed and IRS guidelines do not allow coverage changes outside of the 45 days from the qualifying event. If a newborn is not covered on the date of birth, claims for the newborn at the time of birth will not be paid.

When adding family coverage, a member can add all eligible dependents to the policy. However, the newly added dependents may be subject to the 270-day waiting period on pre-existing conditions unless proof of previous coverage is received and approved by PEEHIP. A member who is only enrolled in the four Optional Plans cannot enroll in the Hospital Medical Plan due to the birth of a child.

Newly Acquired Dependents and Family Coverage

If a member is enrolled in family coverage, the member may enroll a new dependent(s) by completing and mailing a [HEALTH INSURANCE AND OPTIONAL STATUS CHANGE](#) form to PEEHIP within 45 days of acquiring the dependent(s). Prior notification is not required. Application for dependent coverage must be made by the employee and approved and processed by PEEHIP prior to the payment of any claims.

Stepchildren

To add stepchildren, the member must attach to the [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#) documentation that the stepchild is residing in the household. Acceptable documentation would be school records, divorce papers, etc.

Other Dependent Children

When adding a dependent child other than the member's biological child or stepchild, the member must attach to the [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#) documentation of custody or guardianship and provide information as to the relationship to the member. The dependent must be related to the employee by blood or marriage and must be fully dependent upon the employee for support and permanently residing in the employee's household in a normal parent-child relationship. In addition, PEEHIP requires appropriate documentation as to the whereabouts of the natural mother and father, such as custody or

guardianship papers, notarized statement, etc. If custody is temporary, the dependent child must have resided in the member's household for at least one year before the dependent can be considered for coverage.

Dependents with Different Last Names

If a husband and wife have different last names, the member must mail a copy of the marriage certificate to PEEHIP after adding the new spouse to their coverage through the Member Online Services at www.rsa-al.gov; or must attach a copy of the marriage certificate to the [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#).

If biological children have different last names, the member must mail a copy of the birth certificates to PEEHIP after adding the children to their coverage through the Member Online Services at www.rsa-al.gov; or must attach a copy of the birth certificates to the [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#).

Enrollments cannot be processed without the appropriate documentation as explained above.

PEEHIP is not bound by a court order to insure dependents who do not meet PEEHIP guidelines.